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FROM: Jason R. Graff

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MESSAGE:

Attached is an Amendment and Reply to Office Action dated September 28, 2004 for Serial No. 09/754,465.

ORIGINAL DOCUMENT:

Will be sent

NUMBER OF PAGES (Including Cover):

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CONFIRMATION NO.:

CLIENT MATTER NO.: 10655.9900

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Serial No. 09/754,465
Attorney Docket No. 10655.9900
AMEX Docket No. 200301935

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Date: October 19, 2004By: Dean M. Richardson**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE****PATENT**

Inventor(s): Gray W. J. et al.

Docket No.: 10655.9900

Serial No.: 09/754,465

Group Art No.: 3621

Filing Date: January 4, 2001

Examiner: Hewitt II, Calvin L.

Title: **SMARTCARD INTERNET
AUTHORIZATION SYSTEM**

Confirmation No.: 3628

AMENDMENT AND REPLY TO OFFICE ACTION**RECEIVED
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MAIL STOP: AMENDMENT
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Honorable Commissioner:

In reply to the Office Action mailed September 28, 2004, Applicants amend the application and seek consideration of the remarks that follow.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 4 of this paper.